



Grace Counseling Outreach and Default Prevention Outreach

At Montachusett Regional Vocational Technical School, Practical Nursing Program, we understand that student loans can be intimidating. That's why we have partnered with Inceptia, a division of the National Student Loan Program, to provide you with free assistance on your student loan obligations to ensure you feel comfortable and can be successful in your loan repayment.

Inceptia may be calling to help you with next steps in your repayment journey. Their friendly counselors are there to help you every step of the way. While you are in your [grace period](#), they might reach out to you to answer questions you may have on your repayment options. If you become [delinquent](#) on your loans, they may also contact you to help find a solution that works within your means.

The Inceptia counselors are there to help you with every step by staying in touch with you via phone calls, letters, and/or emails. They will not be collecting money from you. Inceptia's nonprofit purpose is to help you find answers to your questions and solutions to your issues. We encourage you to visit Inceptia's Student Loan Knowledge HQ website at [HeroKnowl.org](https://www.HeroKnowl.org).